

## INFORMATION ABOUT OTHER HEALTH-RELATED BENEFIT PROGRAMS

In addition to the State of Wisconsin Group Health Insurance Program, other health-related benefit programs are available to employees. This provides general information regarding these programs and directs you to the appropriate source to obtain additional information.

### Employee Reimbursement Accounts Program (ERA)

The Employee Reimbursement Accounts (ERA) Program is an optional benefit that allows active employees to earmark a part of their pre-tax gross salary to pay for certain IRS-approved expenses. Fringe Benefits Management Company (FBMC) administers the program. Employees may enroll in the Medical Expense and/or Dependent Care Reimbursement Accounts during an open enrollment period held each October. Contributions are made on a pre-tax basis to individual accounts established by participants. Eligible dependent care and/or medical expenses are reimbursed as expenses are incurred. The Medical Expense Reimbursement Account covers most out-of-pocket medical expenses not reimbursable by any insurance coverage (e.g., co-pays, deductibles, glasses, etc.). The Dependent Care Expense Reimbursement Account reimburses employees for dependent care expenses that allow the employee and spouse to work.

**The annual enrollment period for 2002 is October 8 – November 9, 2001.** Watch for your annual ERA enrollment booklet in late September to find out more about enrolling in the ERA program. If you have questions about the ERA program, call FBMC Customer Service Department at 1-800-342-8017.

### Group Life Insurance

Minnesota Life Insurance Company (MLIC) administers the Group Life Insurance program. Active employees may elect up to five times their annual earnings in group term life insurance coverage, and may elect coverage for their dependents. Retirees who have life insurance through this program and have reached age 66 may be eligible to convert the present value of the life insurance to pay health insurance premiums.

Questions regarding life insurance coverage should be directed to ETF, toll free 1-877-533-5020 or 266-3285 (local Madison).

### Medicare

For information on **Medicare** benefits and how to enroll in that program contact your local Social Security Administration office or call **1-800-772-1213**. You and your dependents that are eligible for Medicare must enroll for all portions of Medicare (hospital and medical) at the time of your retirement. Your coverage will then be transferred to a plan integrated with Medicare and your monthly premium will be reduced when you or a dependent becomes covered by Medicare.

You and your dependents are not required to enroll in Medicare until the subscriber terminated employment or health insurance coverage as an active employee ceases.